

Fill in this information to identify the case:

Debtor 1 Regina May Catrett

Debtor 2 Barry Lane Catrett
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 22-50170-KMS

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 5263

Date of payment change:
Must be at least 21 days after date of this notice 06/01/2025

New total payment:
Principal, interest, and escrow, if any \$1,026.95

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 411.60 New escrow payment: \$ 441.99

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: New interest rate:

Current principal and interest payment: \$ New principal and interest payment: \$

Debtor 1

Regina May Catrett

Case number (if known) 22-50170-KMS

First Name

Middle Name

Last Name

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change:

Current mortgage payment:

\$

New mortgage payment:

\$

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Natalie Brown

Signature

Date 04/24/25

Print:

Natalie Brown

Title Attorney for Creditor

First Name

Middle Name

Last Name

Company

Rubin Lublin, LLC

Address

3145 Avalon Ridge Place, Suite 100

Number

Street

Peachtree Corners, GA 30071

City

State

ZIP Code

Contact phone

(877) 813-0992

Email

nbrown@rlselaw.com



1050 Woodward Avenue | Detroit, MI 48226

Annual Escrow Account Disclosure Statement

BARRY L CATRETT
15071 BAYLOR AVE
GULFPORT MS 39503

Loan Information

Loan Number: [REDACTED]
Property Address: 15071 Baylor Ave
 Gulfport, MS 39503
Statement Date: 04/14/2025
New Payment Effective Date: 06/01/2025

1. Your Escrow Account Has A Shortage

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Due to an increase in your taxes and/or insurance, your escrow account is short \$799.69.

Projected Escrow Account Balance

Projected Minimum Balance:	- \$232.69
Required Minimum Balance:	\$567.00
Shortage Amount:	\$799.69

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

2. Your Payment Is Changing

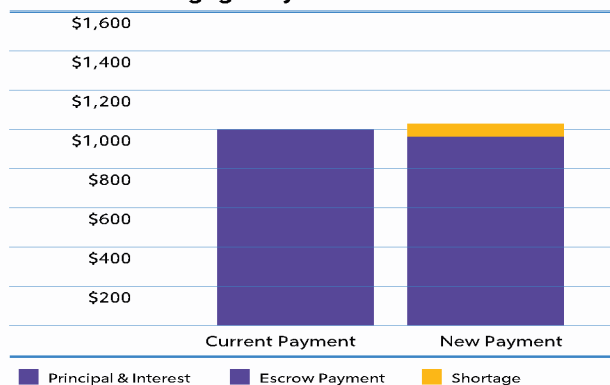
Your escrow payment is increasing. You have a shortage of \$799.69 that is being spread over 12 months.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$584.96	\$584.96
Escrow Payment:	\$411.60	\$375.35
Shortage:		\$66.64
Monthly Payment:	\$996.56	\$1,026.95

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options



RocketMortgage.com



Rocket Mortgage® mobile app



24/7 access at (800) 508-0944

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Annual Escrow Account Disclosure Statement

3. A Closer Look At Your Escrow Account History

Escrow Account Disbursement From June 2024 To May 2025

Estimated Tax:	\$1,273.82	Estimated Insurance:	\$3,154.94	Estimated Total:	\$4,428.76
Actual Tax:	\$1,264.52	Actual Insurance:	\$3,937.51	Actual Total:	\$5,202.03

This section highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are **highlighted in yellow**. Please keep in mind that the history will reflect the month in which the payment or disbursement was made. This may be different than the payment or disbursement due date.

Escrow Account Activity History For June 2024 To May 2025

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
06/2024	Beginning Balance					\$824.18	- \$86.73 ^D
06/2024	Deposit	\$369.06	\$400.38	\$0.00	\$0.00	\$1,193.24	\$313.65
06/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$1,098.89	\$219.30
07/2024	Deposit	\$369.06	\$0.00	\$0.00	\$0.00	\$1,467.95	\$219.30
07/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$1,373.60	\$124.95
08/2024	Deposit	\$369.06	\$0.00	\$0.00	\$0.00	\$1,742.66	\$124.95
08/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$1,648.31	\$30.60
09/2024	Deposit	\$369.06	\$823.20	\$0.00	\$0.00	\$2,017.37	\$853.80
09/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$1,923.02	\$759.45
10/2024	Deposit	\$369.06	\$1,234.80	\$0.00	\$0.00	\$2,292.08	\$1,994.25
10/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$2,197.73	\$1,899.90
11/2024	Deposit	\$369.06	\$411.60	\$0.00	\$0.00	\$2,566.79	\$2,311.50
11/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$2,472.44	\$2,217.15
12/2024	Deposit	\$369.06	\$0.00	\$0.00	\$0.00	\$2,841.50	\$2,217.15
12/2024	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$1,273.82	\$1,264.52	\$1,567.68	\$952.63
12/2024	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$1,473.33	\$858.28
01/2025	Deposit	\$369.06	\$411.60	\$0.00	\$0.00	\$1,842.39	\$1,269.88
01/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$94.35	\$1,748.04	\$1,175.53
02/2025	Deposit	\$369.06	\$0.00	\$0.00	\$0.00	\$2,117.10	\$1,175.53
02/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$91.85	\$2,022.75	\$1,083.68
03/2025	Deposit	\$369.06	\$411.60	\$0.00	\$0.00	\$2,391.81	\$1,495.28
03/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$91.85	\$2,297.46	\$1,403.43
03/2025	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$0.00	\$2,815.31	\$2,297.46	- \$1,411.88 ^D
04/2025	Deposit	\$369.06	\$1,234.80	\$0.00	\$0.00	\$2,666.52	- \$177.08 ^{D**}
04/2025	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$2,022.74	\$0.00	\$643.78	- \$177.08 ^D
04/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$91.85	\$549.43	- \$268.93 ^D
05/2025	Deposit	\$369.06	\$411.60	\$0.00	\$0.00	\$918.49	\$142.67 ^{**}
05/2025	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$94.35	\$91.85	\$824.14	\$50.82 ^{**}
Totals		\$4,428.72	\$5,339.58	\$4,428.76	\$5,202.03		

^{**} This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

^DYour account had or is projected to have a deficiency. This is a negative balance in your account.



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Annual Escrow Account Disclosure Statement

4. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$1,102.20
COUNTY TAXES:	\$1,264.52
HOMEOWNERS INS:	\$2,137.49
Total Annual Taxes And Insurance:	\$4,504.21
New Monthly Escrow Payment:	\$375.35

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$567.00. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For June 2025 To May 2026

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
06/2025	Beginning Balance			\$50.82	\$850.51
06/2025	Deposit	\$375.35	\$0.00	\$426.17	\$1,225.86
06/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$334.32	\$1,134.01
07/2025	Deposit	\$375.35	\$0.00	\$709.67	\$1,509.36
07/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$617.82	\$1,417.51
08/2025	Deposit	\$375.35	\$0.00	\$993.17	\$1,792.86
08/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$901.32	\$1,701.01
09/2025	Deposit	\$375.35	\$0.00	\$1,276.67	\$2,076.36
09/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,184.82	\$1,984.51
10/2025	Deposit	\$375.35	\$0.00	\$1,560.17	\$2,359.86
10/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,468.32	\$2,268.01
11/2025	Deposit	\$375.35	\$0.00	\$1,843.67	\$2,643.36
11/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,751.82	\$2,551.51
12/2025	Deposit	\$375.35	\$0.00	\$2,127.17	\$2,926.86
12/2025	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$2,035.32	\$2,835.01
12/2025	Withdrawal - COUNTY TAXES	\$0.00	\$1,264.52	\$770.80	\$1,570.49
01/2026	Deposit	\$375.35	\$0.00	\$1,146.15	\$1,945.84
01/2026	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,054.30	\$1,853.99
02/2026	Deposit	\$375.35	\$0.00	\$1,429.65	\$2,229.34
02/2026	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,337.80	\$2,137.49
03/2026	Deposit	\$375.35	\$0.00	\$1,713.15	\$2,512.84
03/2026	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,621.30	\$2,420.99
04/2026	Deposit	\$375.35	\$0.00	\$1,996.65	\$2,796.34
04/2026	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$1,904.80	\$2,704.49

Note: Your remaining Future Escrow Account Activity is on the next page.



Annual Escrow Account Disclosure Statement

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Future Escrow Account Activity For June 2025 To May 2026 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
04/2026	Withdrawal - HOMEOWNERS INS	\$0.00	\$2,137.49	- \$232.69	\$567.00 ^L
05/2026	Deposit	\$375.35	\$0.00	\$142.66	\$942.35
05/2026	Withdrawal - MORTGAGE INS	\$0.00	\$91.85	\$50.81	\$850.50
Totals		\$4,504.20	\$4,504.21		

^LThis amount denotes the projected low point balance.

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If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Phone: (800) 508-0944

Email: ServicingHelp@RocketMortgage.com

Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET

Saturday: 9:00 a.m. - 4:00 p.m. ET

Preguntas:

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CERTIFICATE OF SERVICE

I, Natalie Brown of Rubin Lublin, LLC certify that I caused a copy of the Notice of Payment Change to be filed in this proceeding by electronic means and to be served by depositing a copy of the same in the United States Mail in a properly addressed envelope with adequate postage thereon to the said parties as follows:

Regina May Catrett
15071 Baylor Ave
Gulfport, MS 39503

Barry Lane Catrett
15071 Baylor Ave
Gulfport, MS 39503

Jennifer A Curry Calvillo, Esq.
The Rollins Law Firm
702 W. Pine St
Hattiesburg, MS 39401

Warren A. Cuntz T1, Jr., Trustee
P. O. Box 3749
Gulfport, MS 39505

United States Trustee
501 East Court Street
Suite 6-430
Jackson, MS 39201

Executed on 04/24/25

By: /s/ Natalie Brown
Natalie Brown
MS State Bar No. 100802
Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
(877) 813-0992
nbrown@rlselaw.com
Attorney for Creditor